

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
ORLANDO DIVISION

Case No: 6:13-bk-02557-ABB

In re:
PAUL LEE WILLRETT,
Debtor.

 Chapter 13 Plan

 X **Amended Chapter 13 Plan**

COMES NOW, the Debtor and files this Chapter 13 Plan. The projected disposable income of the Debtor is submitted to the supervision and control of the Chapter 13 Standing Trustee, and the Debtor(s) shall pay the following sums to the Chapter 13 Standing Trustee:

PLAN PAYMENTS

<u>Payment Number by months</u>	<u>Amount of Monthly Plan payment</u>
1-3	\$1,738.00
4-12	\$1,479.00
13-60	\$1,248.00

The Debtor shall pay by **money order, cashier's check or wage deduction**, TO LAURIE K. WEATHERFORD, Chapter 13 Standing Trustee, P.O. Box 1103, Memphis, Tennessee 38101-1103. The Debtor(s) name and case number must be indicated clearly thereon and received by the due dates for payments established by court order.

PAYMENT OF CLAIMS THROUGH THE PLAN

ATTORNEY FEES

<u>Attorney Name</u>	<u>Claim Amount</u>	<u>Payment Amount</u>	<u>Payment Month Number</u>
JAMES FEUERSTEIN	\$2,500.00	\$208.33	1-12

PRIORITY CLAIMS

The fees and expenses of the Trustee shall be paid over the life of the Plan at the rate allowed as governed by the guidelines of the United States Trustee and

<u>Name of Creditor</u>	<u>Claim Amount</u>	<u>Payment Amount</u>	<u>Payment Month Numbers</u>
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SECURED CLAIMS

SECURED CREDITOR	Claim Amount	Payment Amount	Payment Month Numbers
BANK OF AMERICA, N.A.	\$140,042.17	\$1,122.88	1-3
		\$932.00	4-60

This payment is based on 31% of income Motion for Referral for Mortgage Mediation is filed

SECURED GAP	Claim Amount	Payment Amount	Payment Month Numbers
BANK OF AMERICA, N.A.	\$932.00	\$18.71	1-3
		\$15.53	4-60

SECURED

Name of Creditor	Claim Amount	Payment Amount	Payment Month Numbers
Ally Financial	\$9393.47	\$213.83	1-3
		\$174.16	4-60

2007 GMC Envoy(this debt is being paid at 4.9%)

LIENS TO BE AVOIDED

NONE

PROPERTY TO BE SURRENDERED

Creditor Name:

Kia Motors Finance

Property Address:

Valuation of Security:

Name of Creditor	Claim Amount	Payment Amount	Payment Month Numbers
(motion to value must be filed consistent with plan treatment)			

Executory Contracts:

The following Executory Contracts are assumed

Name of Creditor	Claim Amount	Payment Amount	Payment Month Numbers
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The following Executory Contracts are rejected:


Name of Creditor: Description of Collateral:

Unsecured Creditors: whose claims are allowed shall receive a pro rate share of the balance of the funds remaining after payments to Priority and Secured Creditors are made. Approximate percentage: _____%

Property of the Estate reverts in the Debtor upon confirmation of the plan, OR upon completion of all plan payments and the discharge of Debtor.

CERTIFICATE OF SERVICE

I hereby certify that a true and correct copy of this Chapter 13 Plan of Debtor was furnished by United States mail, postage prepaid, to ALL creditors and Parties in Interest as listed on the Court's Matrix as attached, this 17th day of June, 2013.


/s/ James F. Feuerstein

JAMES F. FEUERSTEIN

Florida Bar NO.: 0708909

303 N. St. Clair Abrams Avenue

Tavares, FL 32778

(352) 253-9700

james@lakecountylaw.com

jeanne@lakecountylaw.com

Attorney for Debtor

Chapter 13 Form Plan

Starting Payment Month

Apr-13

EXHIBIT A - Plan**WILLRETT, PAUL LEE, CASE NO 6-BK-2557**

Payment Number	Month	Bank of Americ Mortgage	Gap	Ally	James Feuerstein	Mediation Fee	Unsecured Debt	Trustee Fee	Debtor's Payment
							\$ 0.00		
1	Apr-13	1,122.88	18.71	213.83	208.33		0.45	205.50	1,738.00
2	May-13	1,122.88	18.71	213.83	208.33		0.45	173.80	1,738.00
3	Jun-13	1,122.88	18.71	213.83	208.33		0.45	173.80	1,738.00
4	Jul-13	932.00	15.53	174.16	208.33		1.08	147.90	1,479.00
5	Aug-13	932.00	15.53	174.16	208.33		1.08	147.90	1,479.00
6	Sep-13	932.00	15.53	174.16	208.33		1.08	147.90	1,479.00
7	Oct-13	932.00	15.53	174.16	208.33		1.08	147.90	1,479.00
8	Nov-13	932.00	15.53	174.16	208.33		1.08	147.90	1,479.00
9	Dec-13	932.00	15.53	174.16	208.33		1.08	147.90	1,479.00
10	Jan-14	932.00	15.53	174.16	208.33		1.08	147.90	1,479.00
11	Feb-14	932.00	15.53	174.16	208.33		1.08	147.90	1,479.00
12	Mar-14	932.00	15.53	174.16	208.33		1.08	147.90	1,479.00
13	Apr-14	932.00	15.53	174.16			1.51	124.80	1,248.00
14	May-14	932.00	15.53	174.16			1.51	124.80	1,248.00
15	Jun-14	932.00	15.53	174.16			1.51	124.80	1,248.00
16	Jul-14	932.00	15.53	174.16			1.51	124.80	1,248.00
17	Aug-14	932.00	15.53	174.16			1.51	124.80	1,248.00
18	Sep-14	932.00	15.53	174.16			1.51	124.80	1,248.00
19	Oct-14	932.00	15.53	174.16			1.51	124.80	1,248.00
20	Nov-14	932.00	15.53	174.16			1.51	124.80	1,248.00
21	Dec-14	932.00	15.53	174.16			1.51	124.80	1,248.00
22	Jan-15	932.00	15.53	174.16			1.51	124.80	1,248.00
23	Feb-15	932.00	15.53	174.16			1.51	124.80	1,248.00
24	Mar-15	932.00	15.53	174.16			1.51	124.80	1,248.00
25	Apr-15	932.00	15.53	174.16			1.51	124.80	1,248.00
26	May-15	932.00	15.53	174.16			1.51	124.80	1,248.00
27	Jun-15	932.00	15.53	174.16			1.51	124.80	1,248.00
28	Jul-15	932.00	15.53	174.16			1.51	124.80	1,248.00
29	Aug-15	932.00	15.53	174.16			1.51	124.80	1,248.00
30	Sep-15	932.00	15.53	174.16			1.51	124.80	1,248.00
31	Oct-15	932.00	15.53	174.16			1.51	124.80	1,248.00
32	Nov-15	932.00	15.53	174.16			1.51	124.80	1,248.00
33	Dec-15	932.00	15.53	174.16			1.51	124.80	1,248.00
34	Jan-16	932.00	15.53	174.16			1.51	124.80	1,248.00
35	Mar-16	932.00	15.53	174.16			1.51	124.80	1,248.00
36	Apr-16	932.00	15.53	174.16			1.51	124.80	1,248.00
37	May-16	932.00	15.53	174.16			1.51	124.80	1,248.00
38	Jun-16	932.00	15.53	174.16			1.51	124.80	1,248.00
39	Jul-16	932.00	15.53	174.16			1.51	124.80	1,248.00
40	Aug-16	932.00	15.53	174.16			1.51	124.80	1,248.00
41	Sep-16	932.00	15.53	174.16			1.51	124.80	1,248.00
42	Oct-16	932.00	15.53	174.16			1.51	124.80	1,248.00
43	Nov-16	932.00	15.53	174.16			1.51	124.80	1,248.00
44	Dec-16	932.00	15.53	174.16			1.51	124.80	1,248.00
45	Jan-17	932.00	15.53	174.16			1.51	124.80	1,248.00
46	Feb-17	932.00	15.53	174.16			1.51	124.80	1,248.00
47	Mar-17	932.00	15.53	174.16			1.51	124.80	1,248.00
48	Apr-17	932.00	15.53	174.16			1.51	124.80	1,248.00
49	May-17	932.00	15.53	174.16			1.51	124.80	1,248.00
50	Jun-17	932.00	15.53	174.16			1.51	124.80	1,248.00
51	Jul-17	932.00	15.53	174.16			1.51	124.80	1,248.00
52	Aug-17	932.00	15.53	174.16			1.51	124.80	1,248.00
53	Sep-17	932.00	15.53	174.16			1.51	124.80	1,248.00
54	Oct-17	932.00	15.53	174.16			1.51	124.80	1,248.00
55	Nov-17	932.00	15.53	174.16			1.51	124.80	1,248.00
56	Dec-17	932.00	15.53	174.16			1.51	124.80	1,248.00
57	Jan-18	932.00	15.53	174.16			1.51	124.80	1,248.00
58	Feb-18	932.00	15.53	174.16			1.51	124.80	1,248.00
59	Mar-18	932.00	15.53	174.16			1.51	124.80	1,248.00
60	Apr-18	932.00	15.53	174.16			1.51	124.80	1,248.00
Totals		56,492.64	941.34				83.55	7,874.60	78,429.00
		0.00	0.00				0.00	0.00	
		56,492.64	941.34				83.55		

Label Matrix for local noticing
113A-6
Case 6:13-bk-02557-ABB
Middle District of Florida
Orlando
Thu Jun 13 12:57:28 EDT 2013

Bank of America, N.A.
Kahane and Associates, PA
8201 Peters Road
Suite 3000
Plantation, FL 33324-3292

Paul Lee Willrett
9909 Canterbury Drive
Leesburg, FL 34788-3612

AT & T Mobility
P.O. Box 538695
Atlanta, GA 30353-8695

AT&T Mobility II LLC
& AT&T Services, Inc
Karen Cavagnaro, Paralegal
One AT&T Way, Room 3A231
Bedminster, NJ 07921-2693

Ally Financial
200 Renaissance Ctr
Detroit, MI 48243-1300

Ally Financial
PO Box 130424
Roseville, MN 55113-0004

Bank of America, N.A.
Attn: bankruptcy/MC
NC4-105-03-14
PO Box 26012
Greensboro, NC 27420-6012

Commerce Bank
P O BOX 419248
KCREC-10
Kansas City, MO 64141-6248

Commerce Bk
P.o. Box 411036
Kansas City, MO 64141-1036

Florida Department of Revenue
Bankruptcy Unit
Post Office Box 6668
Tallahassee FL 32314-6668

Global Netwk
5320 College Blvd
Shawnee Missio, KS 66211-1621

Ic Systems Inc
Po Box 64378
St. Paul, MN 55164-0378

Internal Revenue Service
Post Office Box 7346
Philadelphia PA 19101-7346

KIA Motors Finance
PO Box 20825
Fountain Valley, CA 92728-0825

Kia Motors Finance Co
10550 Talbert Ave
Fountain Valley, CA 92708-6031

Lake County Tax Collector
Attn: Bob McKee
Post Office Box 327
Tavares FL 32778-0327

North Amercn
2810 Walker Rd
Chattanooga, TN 37421-1082

United Collection Serv
106 Commerce St Ste 106
Lake Mary, FL 32746-6217

Laurie K Weatherford +
Post Office Box 3450
Winter Park, FL 32790-3450

United States Trustee - ORL7/13 7+
Office of the United States Trustee
George C Young Federal Building
400 West Washington Street, Suite 1100
Orlando, FL 32801-2217

James F Feuerstein +
James F. Feuerstein, P.A.
303 North St Clair Abrams Avenue
Tavares, FL 32778-3064

Jason A. Weber +
Kahane and Associates, P.A.
8201 Peters Road, Ste 3000
Plantation, FL 33324-3292

Note: Entries with a '+' at the end of the
name have an email address on file in CMECF

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u)Arthur B. Briskman
Orlando

(u)Bank of America, N.A.,
c/o Kahane and Associates, PA
8201 Peters Road, Suite 3000, Plantation

End of Label Matrix
Mailable recipients 23
Bypassed recipients 2
Total 25

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
ORLANDO DIVISION

CASE NO: 6:13-bk-02557

In re:

PAUL LEE WILLRETT,
Debtor.

_____ /

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that a true and correct copy of the AMENDED CHAPTER '13' PLAN was served on this the 17th day of June, 2013 by either electronic transmission to ECF users or by U.S. Mail to: Laurie K. Weatherford, Trustee, P.O. Box 3450, Winter Park, FL 32790 and to ALL creditors and Parties in Interest as listed on the Court's Matrix as attached.

/s/ James F. Feuerstein

James F. Feuerstein, P.A.

Florida Bar no. 0708909

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Tavares, FL 32778

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Attorney for Debtor(s)